

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

1 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Christopher Bailey
Judith A Bailey**

Case No.: **16-22255**

Judge: **VFP**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **8/19/2018**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DLS Initial Debtor: C B Initial Co-Debtor JAB

Part 1: Payment and Length of Plan

a. The debtor shall pay 250.00 Monthly to the Chapter 13 Trustee, starting on September 1, 2018 for approximately 34 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☒ Other sources of funding (describe source, amount and date when funds are available): \$21,175.00 already paid into plan.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:
Description: 14 South Hall Court Wayne, NJ 07470
Proposed date for completion: Determined by Court

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Scura, Wigfield, Heyer, Stevens & Cammarota, LLP	Administrative	Amount to be determined by further application to the Court
Internal Revenue Service	Taxes and certain other debts	1,214.42

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
CIT Bank	14 South Hall Court Wayne, NJ 07470 Passaic County	24,551.94	0	Arrears to be cured via loan modification	2,925.02

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Credit Acceptance Corp - auto loan

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Wayne TWP	14 South Hall Court Wayne, NJ 07470 Passaic County	566.57

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Gm Financial	452.48	Agreement Monthly payments: \$298.00	Assumed	298.00

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/1/2017.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
To seek to treat the remaining arrears owed to CIT Bank through a loan modification.	Part1c updated to reflect loan modification. Part4a updated to reflect arrears to be treated via loan modification.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 19, 2018

/s/ Christopher Bailey

Christopher Bailey

Debtor

Date: August 19, 2018

/s/ Judith A Bailey

Judith A Bailey

Joint Debtor

Date August 19, 2018

/s/ David L. Stevens

David L. Stevens 034422007 NJ

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Christopher Bailey
 Judith A. Bailey
 Debtors

Case No. 16-22255-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 67

Date Rcvd: Sep 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2018.

db/jdb
 cr +Christopher Bailey, Judith A. Bailey, 14 South Hall Court, Wayne, NJ 07470-2983
 cr CIT Bank, N.A., c/o LoanCare, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 cr +CIT Bank, N.A. as servicer for Wilmington Trust, N, c/o Buckley Madole PC,
 99 Wood Ave South #803, Iselin, NJ 08830-2713
 cr Indymac Mortgage Services, Robertson, Anschutz & Schneid P.L., Boca Raton, FL 33487,
 UNITED STATES
 516299111 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO BOX 182852, Arlington, TX 76096-2852
 516254128 +Atlantic Neurosurgical, 310 Madison Ave, Ste. 300, Morristown, NJ 07960-6996
 516254129 +Brian P. Trava, DMD, 230 Everett Ave., Wyckoff, NJ 07481-1943
 517568536 +CIT Bank, N.A., c/o LoanCare, PO Box 8068, Virginia Beach, VA 23450-8068
 517568537 +CIT Bank, N.A., c/o LoanCare, PO Box 8068, Virginia Beach, VA 23452, CIT Bank, N.A.,
 c/o LoanCare 23450-8068
 516338875 +CIT Bank, N.A., P.O. Box 9013, Addison, Texas 75001-9013
 516320676 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD,
 SOUTHFIELD, MI 48034)
 516414841 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516254131 +CarePoint Health Medical Group, 10 Exchange Place, 15th Floor, Jersey City, NJ 07302-4934
 516254133 +Chilton Medical Center, 97 West Parkway, Pompton Plains, NJ 07444-1696
 516254136 +Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
 516254138 +David B. Watner, Esq., 1129 Bloomfield Ave., Ste. 208, Caldwell, NJ 07006-7123
 516254139 +ENT and Allergy Associates, LLC, PO Box 5001, White Plains, NY 10602-5001
 516254141 +Gm Financial, PO Box 181145, Arlington, TX 76096-1145
 516254142 +H Abessi, MD, 502 Hamburg Turnpike, Ste. 102, Wayne, NJ 07470-8446
 516254143 +HCFS Healthcare Financial Services, LLC, AKRON Billing Center, 3585 Ridge Park Drive,
 Akron, OH 44333-8203
 516254146 +LabCorp, PO Box 2240, Burlington, NC 27216-2240
 516302998 ++MORRISTOWN PATHOLOGY ASSOCIATES PA, PO BOX 500, HACKETTSTOWN NJ 07840-0500
 (address filed with court: Morristown Pathology Assoc., 65 Madison Ave.,
 Morristown, NJ 07960)
 516254147 Medical Business Bureau, LLC, PO Box 1219, Park Ridge, IL 60068-7219
 516254148 +Montclair Radiology, 777 Passaic Ave, Ste. 360, Clifton, NJ 07012-1800
 516302999 +NAPA, LLC, PO Box 49, Glen Head, NY 11545-0049
 516254152 +NJ EZ Pass, PO Box 4971, Trenton, NJ 08650-4971
 516254153 +NJ Gastro and Endo Assoc., PA, 1825 Route 23 South, Wayne, NJ 07470-7526
 516300310 +Navient Solutions, Inc. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
 516272786 Navient Solutions, Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149,
 P.O. Box 9430, Wilkes-Barre, PA 18773-9430
 516340135 +New Jersey Turnpike Authority, Esq., PO BOX 5042, Woodbridge, NJ 07095-5042
 516254151 +New Jersey Urology, 1515 Broad Street, Ste. B130, Bloomfield, NJ 07003-3085
 516431457 +North American Partners in Anesthesia NJ, PO Box 49, Glen Head, NY 11545-0049
 516254157 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
 516254154 +Plains Cardio-Pulmonary Associates, 11-I Brookside Heights, Wanaque, NJ 07465-1622
 516254155 +Pluese, Becker & Saltzman, 20000 Horison Way, Ste. 900, Mount Laurel, NJ 08054-4318
 516254156 #+Point View Radiology Associates, P.C., PO Box 9132, Brookline, MA 02446-9132
 516254158 +Revenue Management Services Corp., PO Box 808, Union, NJ 07083-0808
 516254150 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation,
 Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,
 Trenton, NJ 08695)
 516254162 +St. Joseph's Hospital, 224 Hamburg Tpke, Wayne, NJ 07470-2124
 516254163 +Suburban Nephrology Group, 342 Hamburg Turnpike, #201, Wayne, NJ 07470-2166
 516254165 +Township of Wayne, 475 Valley Road, Wayne, NJ 07470-3532
 516254166 UTC Billing Dept., PO Box 145465, Cincinnati, OH 45250-5465
 517556864 United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
 516254168 +Wayne EMA, PO Box 417442, Boston, MA 02241-7442
 516254169 +Wayne Emergency Medical Assoc, PO Box 5514, Parsippany, NJ 07054-6514
 516254170 +Wayne Pathologists, PA, PO Box 51048, Newark, NJ 07101-5148

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 11 2018 23:25:02 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 11 2018 23:24:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516254130 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 11 2018 23:15:41
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238

516291632 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 11 2018 23:15:40
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

516410414 +E-mail/Text: bncmail@w-legal.com Sep 11 2018 23:25:13 CarePoint Health - Hospital,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 67

Date Rcvd: Sep 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516410041 +E-mail/Text: bncmail@w-legal.com Sep 11 2018 23:25:13 CarePoint Health - Physican CHMG,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516254132 +E-mail/Text: bankruptcy@certifiedcollection.com Sep 11 2018 23:24:46
Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
516254135 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 11 2018 23:24:44 Comenitycapital/bjsclb,
Po Box 182120, Columbus, OH 43218-2120
516254140 +E-mail/Text: bankruptcies@escallate.com Sep 11 2018 23:24:03 Escallate, LLC,
PO Box 645425, Cincinnati, OH 45264-5425
516254144 +E-mail/Text: cio.bncmail@irs.gov Sep 11 2018 23:24:24 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
516254145 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 11 2018 23:24:15 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516398537 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 11 2018 23:24:58 MIDLAND FUNDING LLC,
PO Box 2011, Warren, MI 48090-2011
516254149 +E-mail/PDF: pa_dc_claims@navient.com Sep 11 2018 23:15:41 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
516364494 E-mail/Text: bnc-quantum@quantum3group.com Sep 11 2018 23:24:51
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
516254159 +E-mail/Text: bkrrpt@retrievalmasters.com Sep 11 2018 23:24:58 RMCB, PO Box 1235,
Elmsford, NY 10523-0935
516302996 +E-mail/Text: Supportservices@receivablesperformance.com Sep 11 2018 23:25:42
Receivables Performance Management, LLC, 20816 44th Ave. W, Lynnwood, WA 98036-7744
516254161 E-mail/Text: appebnmailbox@sprint.com Sep 11 2018 23:24:57 Sprint, PO Box 4191,
Carol Stream, IL 60197-4191
516323721 E-mail/Text: appebnmailbox@sprint.com Sep 11 2018 23:24:57 Sprint Corp.,
Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
516254160 +E-mail/Text: bankruptcy@savit.com Sep 11 2018 23:25:52 Sa-vit Collection Agen,
46 W Ferris St, East Brunswick, NJ 08816-2159
516254164 +E-mail/PDF: gecsed@recoverycorp.com Sep 11 2018 23:17:39 Synch/care Credit,
950 Forrer Blvd, Kettering, OH 45420-1469
516254167 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Sep 11 2018 23:24:02
Verizon Wireless, PO Box 408, Newark, NJ 07101-0408

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,
Southfield, MI 48034)
cr* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,
Southfield, MI 48034)
516410554* +CarePoint Health - Physican CHMG, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
516431456* +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
516302997* +NJ EZ Pass, PO Box 4971, Trenton, NJ 08650-4971
516254134 ##+CIT Bank, N.A., PO Box 78826, Phoenix, AZ 85062-8826
516254137 ##+Darryl R. Voight OD PC, 879 Black Oak Ridge Road, Wayne, NJ 07470-6400

TOTALS: 0, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 67

Date Rcvd: Sep 11, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

David L. Stevens on behalf of Joint Debtor Judith A. Bailey dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/tscialla@scurameal
ey.com/mmack@scura.com
David L. Stevens on behalf of Debtor Christopher Bailey dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/tscialla@scurameal
ey.com/mmack@scura.com
Denise E. Carlon on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest
Bank, FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor CIT Bank, N.A. as servicer for Wilmington Trust,
National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset
Backed Securities Trust 2007-2, Asset Backed Certificat NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Justin Plean on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com,
bkyecf@rasflaw.com/ras@ecf.courtdrive.com
Laura M. Egerman on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com,
bkyecf@rasflaw.com/legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest
Bank, FSB rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor CIT Bank, N.A. dnj@pbslaw.org

TOTAL: 10